

EXHIBIT 2



Home Loans

P O BOX 961291
FORT WORTH, TX 76161-0291

Date: 01/13/2012

5051
Redacted

Control Number: Redacted

000068 - 000359
DAVID HOLMES
305 GOLF RD
WEST PALM BEACH, FL 33407-5509

RE: Loan Number: Redacted
Property Address 305 GOLF RD
WEST PALM BEACH FL 33407

Dear David Holmes:

The amount of lender-placed insurance coverage we obtained is based on the homeowners insurance coverage amount you last purchased or, if we did not have that information, then your current principal limit was used. If your current principal limit is below the amount of homeowners insurance coverage you last purchased, then you may reduce the lender-placed insurance coverage amount to the current principal limit of your loan. By doing this, the coverage amount will be less than what could be provided using the amount of homeowners insurance coverage you last purchased.

- A. Current Amount of Dwelling Coverage: \$56,935.00
- B. Optional Amount of Dwelling Coverage (based on current principal limit): \$26,925.01

If you wish to lower the lender-placed insurance coverage amount to your current principal limit (if your current principal limit is less than the last known amount of homeowners insurance coverage), check the box below, sign this form and mail the entire form to the address shown in the top right corner of this letter. You have up to 35 days from the date posted on this letter to mail your request or it shall be conclusively presumed that you have elected not to change the coverage amount.

Upon receipt of your request, we will cancel the current lender-placed insurance coverage and reissue with a coverage amount equal to your current principal limit. We will then bill you the appropriate insurance charges for a one year term. If you request this coverage amount change, it will be effective as of the date your last insurance policy lapsed.

* * PLEASE NOTE, YOU MUST RETURN THIS ENTIRE LETTER
TO LOWER THE COVERAGE AMOUNT.

YOU ARE NOT OBLIGATED TO LOWER THE COVERAGE AMOUNT, AND WE WILL NOT CHANGE THE
COVERAGE AMOUNT UNLESS WE HEAR FROM YOU.**

Yes, please lower the Coverage Amount to be equal to my current principal limit of \$26,925.01. I am aware that by lowering the amount of coverage, the coverage amount will be less than what could be provided using the amount of homeowners insurance coverage I last purchased and may not be enough to fully replace or repair the property in the event of damage or destruction.

Signature:

Date:

1/17/2012